# UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. 9004-2(c)

KIRSTEN B. ENNIS, LLC

92 East Main Street, Suite 407 Somerville, NJ 08876 (908) 713-0345 mail@ennislegal.com

Kirsten B. Ennis, Esq. (KE7927)

Attorney for Roy Moss, Debtor

In re:

Roy Moss, Debtor

Order Filed on September 22, 2017 by Clerk, U.S. Bankruptcy Court - District of New Jersey

Case No.: 12-23425-SLM

Chapter 13

Judge: Hon. Stacey L. Meisel

#### ORDER TO APPROVE LOAN MODIFICATION AGREEMENT / TERMS

The relief set forth on the following pages, numbered two (2) through \_\_\_\_\_2 is hereby **ORDERED**.

DATED: September 22, 2017

Honorable Stacey L. Meisel United States Bankruptcy Judge Page 2 of 2

Debtor(s): Roy Moss Case No: 12-23425-SLM

Caption of Order: ORDER TO APPROVE LOAN MODIFICATION AGREEMENT / TERMS

Upon the Motion of the Debtor, for approval of a Loan Modification Agreement Terms, pursuant to 11 U.S.C. § 362 (c)(3)(B), and after notice given to the Debtors and all other parties in interest, and for good cause shown, it is hereby:

## ORDERED as follows:

- 1. The Loan Modification Agreement / Terms prepared by Bank of America, N.A., and filed with the motion pleadings is hereby approved; and
- 2. The Debtors are hereby authorized to sign and consummate the Loan Modification Agreement with Chase Home Finance, LLC; and
- 3. In the event a loan modification is completed and the pre-petition arrears are capitalized into the loan, Secured Creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification.
- 4. The Chapter 13 Trustee shall suspend disbursements to Secured Creditor pending completion of loan modification and all money that would otherwise be paid to Secured Creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the Secured Creditor that the modification was not consummated.
- 5. In the event the modification is not consummated, the Secured Creditor shall notify the Trustee and Debtor's Attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to Secured Creditor.
- 6. In the event the proof of claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
- 7. Debtors shall file an amended Schedule J and Modified Plan within twenty (20) days of this Order.
- 8. The successful party shall serve this Order on the Debtor, the Trustee and all parties who entered an appearance on this matter within seven (7) days hereof.

This Order has been signed electronically. The judge's signature and court's seal appear at the top of the Order

United States Bankruptcy Court

# Case 12-23425-SLM Doc 144 Filed 09/27/17 Entered 09/28/17 00:40:55 Desc

In re: Roy Moss Case No. 12-23425-SLM Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-2 User: admin Page 1 of 1 Date Rcvd: Sep 25, 2017 Form ID: pdf903 Total Noticed: 1

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 27, 2017.

+Roy Moss, 60 Randolph Road, Floor #2, Plainfield, NJ 07060-2953

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 27, 2017 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 25, 2017 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor THE B.

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES

2007-13 bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Andrew M. Lubin on behalf of Creditor Bank of America, N.A., as servicer for The Bank of New York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-13 bkecf@milsteadlaw.com, alubin@milsteadlaw.com Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW

THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Gavin N. Stewart on behalf of Creditor Specialized Loan Servicing LLC, as servicing agent for The Bank of New York Mellon FKA The Bank of New York, as Trustee for the certificateholders of

the CWABS, Inc., Asset-Backed Certificates, Series BKNJ@buckleymadole.com
oshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,
AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES Joshua I. Goldman 2007-13 jgoldman@kmllawgroup.com, bkgroup@kmllawgroup.com

Kirsten B. Ennis on behalf of Debtor Roy Moss pacerecf@ennislegal.com,

r53278@notify.bestcase.com

Marie-Ann Greenberg magecf@magtrustee.com

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, Peter P. Bisulca AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13 ktlbslaw@aol.com

Ryan A. Gower

on behalf of Creditor BANK OF AMERICA, N.A. bkecf@milsteadlaw.com on behalf of Creditor Bank of America, N.A., as servicer for The Bank of New Ryan A. Gower York Mellon f/k/a The Bank of New York, as Trustee for the Certificateholders of the CWABS, Inc., Asset-Backed Certificates, Series 2007-13 bkecf@milsteadlaw.com

Ryan A. Gower on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK, AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC., ASSET-BACKED CERTIFICATES, SERIES 2007-13 bkecf@milsteadlaw.com

TOTAL: 11